

Individual Dental

Colonial Life's dental insurance covers a wide range of treatments, from routine cleanings to root canals and pays a fixed benefit amount for any covered dental procedure, making it a great fit for individuals and families.

Employees can choose from four benefit levels and family coverage options including Insured Only, Insured and Spouse, One-Parent Family, and Two-Parent Family. This flexibility allows employees to choose the plan and coverage type that best fits their needs.

Features

- **Guaranteed Issue** – All eligible employees, from ages 17 to 75, qualify for coverage without underwriting
- **Fixed Schedule of Benefits** – Benefit amounts for each covered procedure pay exactly as defined in the policy, from cleanings and X-rays to crowns and root canals
- **Simple Design** – No deductibles, no coinsurance, no precertification, no coordination of coverage
- **Choose any Dentist** – Members can see any dentist and still receive the same benefit amounts
- **Immediate Benefits** – No waiting period for routine cleanings and X-rays
- **Network Discount Available** – Careington's Maximum Care network, with more than 76,000 providers, offers members discounted services when seeing a network provider
- **Optional Riders Available** – Employees may purchase riders to provide orthodontic and vision benefits
- **Portability** – Employees can keep the same coverage at the same rates if they change jobs or retire
- **Guaranteed Renewability** – Employees can keep the coverage for life as long as they pay premiums when they are due or within the grace period
- **Level Rates** – Same rates for all employees, regardless of age or class, and rates will not increase because the member ages

Available Plans

There are four plan levels (Levels 1, 2, 3, and 4) allowing employees to select the plan that best suits them and their covered family members. The employer may allow his employees to choose from all four benefit levels or may limit the levels offered to his employees:

- All plan levels have the same waiting period and number of benefits
- Plan levels vary by benefit amounts and calendar year maximum

In addition to the four base plans, the employee will have the option to select from riders:

- Orthodontic Benefit Rider
- Vision rider



Dental Plan Overview

These are the benefit amounts paid by Colonial Life.

Benefit Categories	Waiting Periods	Level 1	Level 2	Level 3	Level 4
		<i>Calendar Year Max: \$1,400</i>	<i>Calendar Year Max: \$1,600</i>	<i>Calendar Year Max: \$1,800</i>	<i>Calendar Year Max: \$2,000</i>
Dental Wellness* Maximum of two visits per calendar year per person, separated by 150 days.	None	\$30	\$55	\$60	\$85
Radiographic Image Procedure (X-Ray)* Maximum of one X-Ray per calendar year per person.		\$25	\$40	\$45	\$50
Fillings and Basic Services	3 months	\$10-\$225	\$15-\$250	\$15-\$275	\$20-\$375
Pain Management and Adjunctive Services		\$25-\$120	\$30-\$130	\$35-\$140	\$45-\$175
Other Preventive Services	6 months	\$15-\$100	\$20-\$110	\$20-\$120	\$35-\$150
Oral Surgery, Gum Treatments, and Prosthetic Repair		\$20-\$1,000	\$30-\$1,200	\$30-\$1,400	\$45-\$1,600
Crowns and Major Services	12 months	\$10-\$350	\$15-\$375	\$20-\$425	\$30-\$520
Major Prosthetic Services	24 months	\$75-\$1,000	\$90-\$1,200	\$110-\$1,400	\$160-\$1,600

**The Calendar Year Maximum does not apply to Dental Wellness and Radiographic Image Procedure (X-Ray) benefits.*

Available Riders – Employee Options

Orthodontic Benefit Rider

- Pays \$500 for the initial treatment. After the initial treatment, pays \$50 for treatment involving a covered orthodontic procedure. Maximum payment of one treatment per month for up to 18 treatments
- Maximum: \$1,400 lifetime maximum per covered person and a calendar year maximum of \$2,800 for all covered persons
- 24 month waiting period

Vision Rider

- Pays \$50 benefit for eye exam and pays \$50 for vision correction materials
- Maximum of one benefit for eye exam and one benefit for vision correction materials per covered person per calendar year
- 30 day waiting period

Waiting Periods

Each benefit category (except for Dental Wellness and Radiographic Image Procedure (X-Ray)) has a waiting period. Insureds must satisfy the waiting period before they are eligible for benefits. Procedures performed prior to satisfying the waiting period, if any, are not covered.

Underwriting

- Coverage is guaranteed issue for all eligible employees.
- Takeover is available. If replacing another dental carrier's plan, waiting periods can be waived for those employees who had prior coverage. Underwriting approval is required.

Eligibility Requirements

- Employees are working a minimum of 17.5 hours per week.
- Employees meet the issue age requirements of 17 through 75 (up to age 76).
- Employees are actively at work at the time of application.
- Employees have been with their current employer at least 90 days. This eligibility requirement applies to payroll deduction and non-payroll accounts.
- Dependent child(ren) – as defined in the policy.

Participation Requirement

To offer this plan, we require a minimum of three eligible employees. One applicant needs to enroll.

Premium Information

Premiums are composite, which means that only one set of rates applies, regardless of age or risk. Rates do not increase because the insured ages.

Definitions

Review the following important policy definitions (as defined in the policy.).

Calendar Year: Calendar Year means the period beginning on the policy coverage effective date shown on the Policy Schedule and ending on December 31 of the same year. Thereafter, it is the period beginning on January 1 and ending on December 31 of each following year.

Calendar Year Maximum: Calendar Year Maximum means the total dollar amount of benefits payable per calendar year per covered person.

Waiting Period: Waiting Period means the period of time following each covered person's Policy Coverage Effective date while the policy is in force, during which time benefits are not payable. Waiting periods vary by type of service and are listed on the Policy Schedule.

What is not Covered

We will not pay benefits for:

- Coding convention errors, misrepresentations or upcoding
- Crown replacement: Services within five years of last placement
- Inlay or onlay replacement: Services within five years of last placement
- Procedures prior to the effective date
- Procedures prior to the expiration of the waiting period
- Prosthetic replacement: Services within five years of last placement
- Repairs: Repairs within six months of the initial procedure
- Sealant limitation: Limited to secondary molars for dependent children under age 16 and will not be payable more often than every five years
- Teeth missing before the Policy Coverage Effective date
- Treatment outside of the United States
- Unlisted procedures
- Unrecommended or unrequired services

The above list does not include a complete description of each limitation and exclusion. To obtain a complete description of benefits, limitations and exclusions, please refer to the policy or see your Colonial Life benefits counselor. This information is only intended for proposal use with employers.